

FORM B1 United States Bankruptcy Court Western District of New York		Voluntary Petition															
Name of Debtor (if individual, enter Last, First, Middle): McPherson, Donald R.		Name of Joint Debtor (Spouse) (Last, First, Middle): McPherson, Donna J.															
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): fdba Northtimber, Inc (100% Shdr)															
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 5502		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 7565															
Street Address of Debtor (No. & Street, City, State & Zip Code): 2258 State Route 350 Macedon, NY 14502		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2258 State Route 350 Macedon, NY 14502															
County of Residence or of the Principal Place of Business: Wayne		County of Residence or of the Principal Place of Business: Wayne															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):															
Location of Principal Assets of Business Debtor (if different from street address above):																	
Information Regarding the Debtor (Check the Applicable Boxes)																	
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																	
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding															
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.															
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																	
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49		50-99	100-199	200-999	1000-over											
<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): McPherson, Donald R. & McPherson, Donna J.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: None		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X <u>/s/ Donald R. McPherson</u> Signature of Debtor Donald R. McPherson X <u>/s/ Donna J. McPherson</u> Signature of Joint Debtor Donna J. McPherson <u>(315) 986-8481</u> Telephone Number (If not represented by attorney) <u>June 2, 2005</u> Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ George Mitris</u> 6/02/05 Signature of Attorney for Debtor(s) Date	
Signature of Attorney X <u>/s/ George Mitris</u> Signature of Attorney for Debtor(s) <u>George Mitris</u> Printed Name of Attorney for Debtor(s) <u>George Mitris PC</u> Firm Name <u>1 East Main St.</u> Address <u>Victor, NY 14564</u> <u>(585) 924-9537</u> Telephone Number <u>June 2, 2005</u> Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		_____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date	
_____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	

**United States Bankruptcy Court
Western District of New York**

IN RE:

Case No. _____

McPherson, Donald R. & McPherson, Donna J.

Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	241,000.00		
B - Personal Property	Yes	3	32,202.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		311,375.06	
E - Creditors Holding Unsecured Priority Claims	Yes	2		125,772.70	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		169,167.81	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,832.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,600.00
Total Number of Sheets in Schedules		18			
Total Assets			273,202.00		
Total Liabilities				606,315.57	

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Adjoining 43 acre gravel pit; not operating. Subject to Lyons National Bank mortgage (along with lien on 2001 peerless trailer--owned by Northwind Trading, LLC) in amt of \$135k. Trailer = fmv= approx less than \$100k (The gravel pit is a liability--no value; certainly no equity. The 43 acres upon which Lyons has a lien is not a separate parcel; it is all part of the same homestead residence, as is shown by survey map. Lyons Nat'l Bank has a mtge of record (orig amt = \$75k) [Lyons Nat'l Bank loan is total of \$135k. \$60k = designated as operating capital to Northwind Trading LLC. The \$75k mortgage is personally guaranteed by debtors individually. (\$135k used to purchase the Peerless Container Trailer owned by Northwind Trading LLC)	JTWROS	J	10,000.00	75,000.00
Adjoining 5-acre parcel, subject to National Bank of Geneva mortgage in amt of \$92,000. this 5-acre parcel is not a separate parcel; it is part of the same homestead deed.	JTWROS	J	50,000.00	92,028.26
Approved building lot; 1.7 acres (Presently listed for sale in amt of \$17000. Debtor will contribute parcel or entire sales proceeds to bankruptcy estate)	JTWROS	J	17,000.00	0.00
Residence at 2258 St Rte 350, Macedon, NY (subject to mtge of Nat'l Bank of Geneva in amt of \$124k). Will reaffirm. The residence is part of one parcel which includes the house, 5 acres which are separately mortgaged by Nat'l Bank of Geneva, and the 43 acre former gravel pit.	JTWROS	J	140,000.00	124,494.80
RESIDENTIAL PARCEL (NOT INCLUDING THE TWO SUBDIVIDED LOTS, WHICH CONSTITUTE NON-EXEMPT ASSETS) CONSISTS OF ONE LEGAL PARCEL WITH VALUE PER APPRAISAL IN AMT OF \$280K, AND TOTAL LIENS AGAINST SAID PARCEL IN APPROX AMT OF \$291K.				
Second approved building lot (2.8 acre parcel) (presently listed for sale in amt of \$24,000. Debtor will contribute parcel or entire sales proceeds to bankruptcy estate).	JTWROS	J	24,000.00	0.00
TOTAL			241,000.00	

(Report also on Summary of Schedules)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash on hand less than	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking at lyons national bank	J	200.00
		Savings Lyons National Bank	J	50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Ordinary household goods and furnishings including: 2 couches, coffee table, tv and cabinet, radio/stereo, 2 tables, 2 end tables, 2 lamps, diningroom table, chairs, buffet and china cabinet, ordinary small kitchen appliances, eatingware and utensils, stove, refrigerator, 2 beds, 3 dressers, 3 nightstands, miscellaneous ordinary household items and personal effects	J	4,000.00
		washer/dryer, vcr and some tapes, dvd and some discs, miscellaneous ordinary household items (hand and garden tools, grill patio furniture)	J	150.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and family photos	J	50.00
6. Wearing apparel.		debtor's clothes	H	150.00
		debtor's clothes	W	175.00
7. Furs and jewelry.		some jewelry	J	100.00
		watch, wedding band	H	50.00
		watch, wedding band	W	75.00
8. Firearms and sports, photographic, and other hobby equipment.		2 pistols, shotgun, 2 rifles	H	100.00
		camera	J	10.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life	W	1.00
		term life	H	1.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA	W	10,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% shareholders of defunct business (Northtimber, Inc). Company out of business; liabilities exceed assets, no accounts receivable.	W	0.00
		100% shareholders of Northwind Trading LLC (Incorporated truck driver. Company owns truck, trailer; no other assets. Value truck and trailer at best are \$150k, but lien in excess of \$200k)	J	0.00

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Claim against Angelo Grecco in amount of \$10,000 for plowing. Collectibility unknown. (This is claim of Northtimber, Inc)	J	0.00
		Claim against David Sheer for rental equipment rented by Northtimber Inc in amt of \$60,000. Collectibility unknown. This is claim of Northtimber Inc.	J	10.00
		Claim against DiMarco Group for snow plowing in amt of \$4000. Collectibility unknown. This is claim of Northtimber, Inc	J	10.00
		Claim against Hamlin Sand and Gravel in amt of \$125,000. Collectibility is unknown. File presently with Ed Degnan, Esq. since 3/04. Status unknown as Mr. Degnan has not provided status report to debtor. This is claim of Northtimber linc.	J	0.00
		Claim vs Nory Construction in amt of \$18000 (uib, Nory Construction filed chpr 7). Collectibility unknown. This is claim of Northtimber Inc.	J	0.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Expedition	J	10,000.00
		Honda ATV	J	7,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars. 31. Farming equipment and implements. 32. Farm supplies, chemicals, and feed. 33. Other personal property of any kind not already listed. Itemize.	X X X	some hair dresser tools and equipment (hair dryers, scissors, combs, brushes, curling irons. (no retail sales of hair care products).	W	50.00
TOTAL				32,202.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
Residence at 2258 St Rte 350, Macedon, NY (subject to mtge of Nat'l Bank of Geneva in amt of \$124k). Will reaffirm. The residence is part of one parcel which includes the house, 5 acres which are separately mortgaged by Nat'l Bank of Geneva, and the 43 acre former gravel pit.	CPLR § 5206(a)	20,000.00	140,000.00
RESIDENTIAL PARCEL (NOT INCLUDING THE TWO SUBDIVIDED LOTS, WHICH CONSTITUTE NON-EXEMPT ASSETS) CONSISTS OF ONE LEGAL PARCEL WITH VALUE PER APPRAISAL IN AMT OF \$280K, AND TOTAL LIENS AGAINST SAID PARCEL IN APPROX AMT OF \$291K.			
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Ordinary household goods and furnishings including: 2 couches, coffee table, tv and cabinet, radio/stereo, 2 tables, 2 end tables, 2 lamps, diningroom table, chairs, buffet and china cabinet, ordinary small kitchen appliances, eatingware and utensils, stove, refrigerator, 2 beds, 3 dressers, 3 nightstands, miscellaneous ordinary household items and personal effects	CPLR § 5205(a)(5)	4,000.00	4,000.00
Books and family photos	CPLR § 5205(a)(2)	50.00	50.00
debtor's clothes	D&CL 282, 283; CPLR 5205	150.00	150.00
debtor's clothes	D&CL 282, 283; CPLR 5205	175.00	175.00
watch, wedding band	CPLR 5205(a)(6)	50.00	50.00
watch, wedding band	CPLR 5205(a)(6)	75.00	75.00
term life	CPLR Section 5205	100%	1.00
term life	CPLR Section 5205	1.00	1.00
IRA	NYD&CL 282, 283; CPLR 5205	10,000.00	10,000.00
some hair dresser tools and equipment (hair dryers, scissors, combs, brushes, curling irons. (no retail sales of hair care products).	CPLR § 5205(a)(7)	50.00	50.00

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 6012 5069 0967 8657 GE Capital Cons Card Co Dept 0008 Palatine, IL 60055-0008		J	From approx 02; Ordinary consumer debt; secured by Honda ATV				6,852.00
			Value \$ 7,000.00				
Account No. GECCC PO Box 960061 Orlando, FL 32896-0061			Assignee or other notification for: GE Capital Cons Card Co				
			Value \$				
Account No. 444634 Lyons National Bank Geneva Lending Office 41 Seneca Street Geneva, NY 14456	X	J	9/03; ordinary trade debt, guaranteed and secured by portion of residence.				75,000.00
			Value \$ 10,000.00				65,000.00
Account No. 2890058204 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 02 ; Mortgage on part of residential premises (referred to as adjoining 5 acre parcel).				92,028.26
			Value \$ 50,000.00				42,028.26
Account No. 02779338830 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 01; residential mortgage on portion of residential premises.				124,494.80
			Value \$ 140,000.00				
Subtotal (Total of this page)							298,375.06
(Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules)							

1 Continuation Sheets attached

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 02800154233 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 03; Auto loan on 2002 Ford Expedition				13,000.00
			Value \$ 10,000.00				3,000.00
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				

Sheet 1 of 1 Continuation Sheets attached to Schedule DSubtotal
(Total of this page)**13,000.00**(Complete only on last sheet of Schedule D) **TOTAL****311,375.06**

(Report total also on Summary of Schedules)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No. B161539210		J	From Dec '99 through Nov 2002; Northtimber, Inc. taxes; Possible Responsible Party			X	
NYS Dept. Of Tax & Finance Bankruptcy Unit POB 5300 Albany, NY 12205-0300							125,772.70
Account No.			Assignee or other notification for: NYS Dept. Of Tax & Finance				125,772.70
NYS Attorney General Office Statler Towers, 4th Floor 107 Delaware Avenue Buffalo, NY 14202							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal
(Total of this page) **125,772.70**

(Complete only on last sheet of Schedule E) **TOTAL 125,772.70**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 3715-319522-31004 American Express PO Box 1270 Newark, NJ 07101-1270		J	From approx 02; Ordinary consumer debt (Northtimber on statement)				2,866.69
Account No. 3722-661279-11003 American Express PO Box 1270 Newark, NJ 07101-1270		J	From approx 02; Ordinary consumer debt (Northtimber on statement)				8,163.68
Account No. 3715-319522-31012 American Express PO Box 1270 Newark, NJ 07101-1270		J	From '04; Ordinary consumer debt (New card - Not Used) Northtimber on card)				1.00
Account No. 3728-259166-91009 American Express PO Box 1270 Newark, NJ 07101-1270		W	From approx 03; Ordinary consumer debt				15,395.21
Account No. 1235 American Fleet Maintenance, Inc. 275 International Boulevard Rochester, NY 14624		J	From approx '03; Northtimber, Inc. ordinary trade debt; Possible personal guarantee				4,978.35
Subtotal (Total of this page)							31,404.93
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

4 Continuation Sheets attached

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Northtimber Apalachee Marine 1423 Highland Avenue Rochester, NY 14620		J	From 3/04; Northtimber, Inc. ordinary trade debt; Possible personal guarantee				4,914.92
Account No. 4266-9010-2246-2261 Bank One Cardmember Service PO Box 15153 Wilmington, DE 19886-5153		W	From approx 04; (Disney) Ordinary consumer debt				3,941.62
Account No. 006366593 CBJ Credit Recovery PO Box 1132 117 West Fourth Street Jamestown, NY 14701		J	From approx 03; Northtimber, Inc. ordinary trade debt; possible personal guarantee				1,751.24
Account No. 5466-1600-7863-5248 Citi Cards PO Box 8107 S. Hackensack, NJ 07606-8107		J	From approx 03; Ordinary consumer debt				7,729.74
Account No. W31-0016295-01 D & B 512 7th Avenue 11th Floor New York, NY 10018		J	From approx 03; Northtimber Inc. ordinary trade debt; possible personal guarantee				1,258.00
Account No. 331-0016292-01 D & B 512 7th Avenue 11th Floor New York, NY 10018		J	From approx 03; Northtimber, Inc. ordinary trade debt; possible personal guarantee				548.00
Account No. Edward Degnan 2 Depot Street Canisteo, NY 14823		J	04; possible claim for attorney's fees relative to file delivered to edward degnan for collection of accounts against hamlin gravel (listed in interest of completeness) Subject to Setoff	X	X	X	1.00

Sheet <u>1</u> of <u>4</u> Continuation Sheets attached to Schedule F	Subtotal (Total of this page)	20,144.52
(Complete only on last sheet of Schedule F) TOTAL		
(Report total also on Summary of Schedules)		

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 317505 GE Commercial Finance PO Box 7247-0315 Philadelphia, PA 19170-0315	X	J	From approx '03; Northwind Trading ordinary trade debt used to purchase Peterbilt Tractor; Contract #211-0207026-000; Possible personal guarantee. total debt is approx \$110,000. northwind trading llc will maintain pmts.				1.00
Account No. 6012 5069 0967 8657 GECCC PO Box 960061 Orlando, FL 32896-0061		W	From approx '02 (Honda Card); Ordinary consumer debt				6,537.10
Account No. 5437-0002-8664-1131 GM Card Cardmember Services PO Box 37281 Baltimore, MD 21297-3281		J	From approx 01; Ordinary consumer debt				8,157.37
Account No. 9189 Keystone Acceptance Corp. 2010 State Road Camp Hill, PA 17011		J	From 8/04; Northtimber Inc. debt for Volvo L70C Loader; Possible Personal Guarantee. vehicle was repoed and auctioned in 04.				20,000.00
Account No. 9228 Keystone Acceptance Corp. 2010 State Road Camp Hill, PA 17011		J	From approx 8/04; Northtimber, Inc. Volvo L120C Loader; Possible Personal Guarantee. vehicle was repoed in 04.				34,000.00
Account No. 5329-0563-3666-1991 MBNA America PO Box 15102 Wilmington, DE 19886-5102		J	From approx 03; Ordinary consumer debt				14,065.03
Account No. 2890051994 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 96; Ordinary Trade Debt; Possible Personal Guarantee; Subject to Setoff Subject to Setoff	X	X	X	1.00

 Sheet 2 of 4 Continuation Sheets attached to Schedule F

 Subtotal
 (Total of this page) **82,761.50**
(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 2890008843 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 03; Northtimber Inc. Ordinary trade debt; Possible Personal Guarantee. balance was \$1194, but flatbed was sold and loan paid off. listed here for purposes of completeness. Subject to Set-off Subject to Setoff	X	X	X	1.00
Account No. 2890054462 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 02; Northtimber Inc Ordinary trade Debt; Possible Personal Guarantee (11/04; sold pushers, salter, for remaining balance of approx \$1,000). listed here for purposes of completeness; Subject to Setoff Subject to Setoff	X	X	X	1.00
Account No. 2890008835 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From 00; Northtimber, Inc. - Bulldozer Loan. bulldozer was repoed and auctioned. deficiency is approx \$3k - Possible Personal Guarantee				3,000.00
Account No. 2890064549 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 02; Northtimber Inc Ordinary Trade Debt (for freightliner truck. truck repoed and auctioned approx 3/04. this is a deficiency; Possible Personal Guarantee; Subject to Setoff Subject to Setoff	X	X	X	2,000.00
Account No. 2800105446 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 02; Northtimber, Inc. Ordinary Trade Debt; Possible personal guarantee				1,476.50
Account No. 2890044378 National Bank Of Geneva 2 Seneca Street PO Box 193 Geneva, NY 14456		J	From approx 02; Northtimber, Inc. ordinary trade debt (for ford dump truck, salter, plow and wing blade (repoed and auctioned in 3/05) This is a deficiency balance; possible personal guarantee; subject to set-off Subject to Setoff	X	X	X	13,000.00
Account No. McPherson New York State Dept Of Environmental Con 6274 East Avon-Lima Road Avon, NY 14414-9519		J	Possible claim by DEC in connection with unreclaimed gravel pit at residential site of debtor.	X	X	X	1.00

Sheet 3 of 4 Continuation Sheets attached to Schedule F	Subtotal (Total of this page)	19,479.50
(Complete only on last sheet of Schedule F) TOTAL		
(Report total also on Summary of Schedules)		

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. NYS Attorney General Office Statler Towers, 4th Floor 107 Delaware Avenue Buffalo, NY 14202			Assignee or other notification for: New York State Dept Of Environmental Con				
Account No. Index #52477 Paul M. Aloï, Esq. Attorney For Rood & Associates 1596 Monroe Avenue Rochester, NY 14618		H	From approx 02; Judgment Filed; Ordinary consumer debt Subject to Setoff			X	5,537.69
Account No. Edward Degman 2 Depot Street Canisteo, NY 14823			Assignee or other notification for: Paul M. Aloï, Esq.				
Account No. 5584545 Syracuse Supply PO Box 2995, Taft Road Station Syracuse, NY 13220-2995		J	From approx 02; Northtimber, Inc. ordinary trade debt; possible personal guarantee				9,560.16
Account No. 5567-4410-0010-3630 Volvo Commercial Credit Corp. PO Box 410461 Salt Lake City, UT 84141-0461		J	From approx 04; Northtimber Inc. ordinary trade debt; Possible personal guarantee				279.51
Account No. Platzer, Swergold Et Al Attny For Volvo Truck Finance 1065 Avenue Of The Americas New York, NY 10018			Assignee or other notification for: Volvo Commercial Credit Corp.				
Account No.							

Sheet 4 of 4 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **15,377.36**

(Complete only on last sheet of Schedule F) **TOTAL 169,167.81**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Northwind Trading, Llc 2258 St Rte 350 Macedon, NY 14502	Lyons National Bank Geneva Lending Office 41 Seneca Street Geneva, NY 14456 GE Commercial Finance PO Box 7247-0315 Philadelphia, PA 19170-0315

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Daughter	AGE 8
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Truck Driver Name of Employer Northwind Trading, LLC How long employed 1 Year Address of Employer 2258 St. Rt 350 Macedon, Ny 14502		Hair Dresser Self Employed 2 Years 2258 St Rt 350 Macedon, Ny 14502.

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social Security or other government assistance

(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME**TOTAL COMBINED MONTHLY INCOME \$ 2,832.00** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor's income is based on 2004 or adjusted gross income (approx \$34,000), no provision made for estimated taxes based on 2004 returns. The AGI is apportioned in the schedules 50-50 between debtors.

Mtge: \$1348; Mtge on gravel pit (being paid by Northwind as it is a line of credit of Northwind, LLC); Payment on 5 acre parcel adjoining resid = \$957 (being paid by Northwind as barn used for business purposes).

Debtor is clearly unable to pay the scheduled expenses, which reflect debtor's typical basic living expenses.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,348.00</u>
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ <u>230.00</u>
Water and sewer	\$ <u>20.00</u>
Telephone	\$ <u>120.00</u>
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ <u>500.00</u>
Clothing	\$ <u>120.00</u>
Laundry and dry cleaning	\$ _____
Medical and dental expenses	\$ <u>50.00</u>
Transportation (not including car payments)	\$ <u>250.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>86.00</u>
Charitable contributions	\$ _____
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>167.00</u>
Life	\$ <u>100.00</u>
Health	\$ _____
Auto	\$ <u>50.00</u>
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Real Estate Taxes	\$ <u>1,000.00</u>
_____	\$ _____
_____	\$ _____
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>484.00</u>
Other _____	\$ _____
_____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other Birthday, Haircuts, Holidays	\$ <u>75.00</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>4,600.00</u>

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____	\$ _____
(interval)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that
(Total shown on summary page plus 1)
they are true and correct to the best of my knowledge, information, and belief.

Date: June 2, 2005 Signature: /s/ Donald R. McPherson
Donald R. McPherson Debtor

Date: June 2, 2005 Signature: /s/ Donna J. McPherson
Donna J. McPherson (Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____
(corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

McPherson, Donald R. & McPherson, Donna J.

Chapter 7

Debtor(s)

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ _____

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 2,832.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

- | | |
|--|----------|
| 3. Net Employee Payroll (Other Than Debtor) | \$ _____ |
| 4. Payroll Taxes | \$ _____ |
| 5. Unemployment Taxes | \$ _____ |
| 6. Worker's Compensation | \$ _____ |
| 7. Other Taxes | \$ _____ |
| 8. Inventory Purchases (Including raw materials) | \$ _____ |
| 9. Purchase of Feed/Fertilizer/Seed/Spray | \$ _____ |
| 10. Rent (Other than debtor's principal residence) | \$ _____ |
| 11. Utilities | \$ _____ |
| 12. Office Expenses and Supplies | \$ _____ |
| 13. Repairs and Maintenance | \$ _____ |
| 14. Vehicle Expenses | \$ _____ |
| 15. Travel and Entertainment | \$ _____ |
| 16. Equipment Rental and Leases | \$ _____ |
| 17. Legal/Accounting/Other Professional Fees | \$ _____ |
| 18. Insurance | \$ _____ |
| 19. Employee Benefits (e.g., pension, medical, etc.) | \$ _____ |
| 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): | \$ _____ |
| 21. Other (Specify): | \$ _____ |

22. Total Monthly Expenses (Add items 3-21) \$ _____

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 2,832.00

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

McPherson, Donald R. & McPherson, Donna J.

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

7,000.00 05 joint approx (pretax gross sales less expenses of business)

2. Income other than from employment or operation of business

☐ None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

34,000.00 04 approx (see joint tax return)

-384,191.00 03 approx see joint (tax return)

3. Payments to creditors

☐ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Mortgages And Auto Payments Made		0.00	0.00

☒ None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Volvo Truck Finance LLC et al vs Northtimber, Inc., Donna McPherson and Donald McPherson, Individually; Index #55814/04	Credit Transaction	Supreme Court - Wayne County, NY	Judgment/Restraining Notice

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
National Bank Of Geneva 2 Seneca St Po Box 193 Geneva, NY 14456	3/05	various items of equipment of northtimber, inc were repoed and auctioned (but these were corporate assets)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
George Mitris, PC One East Main Street Victor, NY 14564		See statement per BK Rule 2016(b)

10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
National Bank Of Geneva 2 Seneca St Po Box 193 Geneva, NY 14456	debtor's	cheap jewelry; diamond ring and necklace of friend; box will likely have been closed by time of filing as rental agreement expires.	

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Anne Yucker Various	diamond ring; necklace	safe deposit box at nbg
ms. yucker left her ring and necklace with debtor for safe keeping, as she moves accross country frequently (in connection with her employment with camping world. value of ms. yucker's jewelry = probably approx \$1,000		

15. Prior address of debtor

- None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Debtor		2258 Rt 350 Macedon, NY 14502	hair dresser	2002 to present
North timber, Inc	16-1539210	2258 St Rt 350 Macedon, NY 14502	gravel pit and commercial snow plowing operation, and heavy equipment leasing	1996 to 2004
Northwind Trading, Llc		2258 St Rte 350 Macedon, NY 14502	incorporated trucker	9/03 to present

None ☒ b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Debtors

Robert Dunbar And Associates
955 Perinton Hills Office Park
Fairport, NY 14450

since 2003

Leonard Lustick
Rochester, NY

1996 to 2002

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

New York State Dept Of Tax And Finance
Tax Compliance Division Co-Atc
Po Box 5149
Albany, NY 12205-5149

2003**Travellers Insurance Company****has audited books annually in connection with worker's comp policy, until 2004 (for north timber, inc)**

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS

Debtor

2258 Rt 350
Macedon, NY 14502

Robert Dunbar And Associates
955 Perinton Hills Office Park
Fairport, NY 14450

- None ☐ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS

DATE ISSUED

National Bank Of Geneva
2 Seneca St
Po Box 193
Geneva, NY 14456

annually**national bank of geneva reviews debtor's books, records and tax returns (personal and corporate) annually**

Lyons National Bank
Geneva Lending Office
41 Seneca Street
Geneva, NY 14456

annually**lyons reviews books, records and tax returns annually (personal and corporate)**

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
-
- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.
-

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.
-

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.
-

25. Pension Funds.

- None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **June 2, 2005** Signature /s/ Donald R. McPherson
of Debtor **Donald R. McPherson**

Date: **June 2, 2005** Signature /s/ Donna J. McPherson
of Joint Debtor **Donna J. McPherson**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

McPherson, Donald R. & McPherson, Donna J.

Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
Honda ATV	GE Capital Cons Card Co

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	PROPERTY IS CLAIMED AS EXEMPT	PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE- AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
Adjoining 43 acre gravel pit; not operating. Subj	Lyons National Bank			✓
Adjoining 5-acre parcel, subject to National Ban	National Bank Of Geneva			
Residence at 2258 St Rte 350, Macedon, NY (sub	National Bank Of Geneva			✓
2002 Ford Expedition	National Bank Of Geneva			✓

Retain *

* Retain and pay pursuant to original contract

06/02/2005

/s/ Donald R. McPherson

/s/ Donna J. McPherson

Date

Donald R. McPherson

Debtor

Donna J. McPherson

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

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Description: Main Document , Page 31 of 37

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

McPherson, Donald R. & McPherson, Donna J.

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **850.00**

Prior to the filing of this statement I have received \$ **850.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

NONE.

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
contested matters, motions, adjournments and amendments not counsel's fault, telephone calls, correspondence and other efforts to ensure client compliance with court or trustee requisites, and all other post petition matters not specifically set forth above.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 2, 2005

Date

/s/ George Mitris

Signature of Attorney

George Mitris PC

Name of Law Firm

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

McPherson, Donald R. & McPherson, Donna J.

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: June 2, 2005

Signature: /s/ Donald R. McPherson
Donald R. McPherson

Debtor

Date: June 2, 2005

Signature: /s/ Donna J. McPherson
Donna J. McPherson

Joint Debtor, if any

American Express
PO Box 1270
Newark, NJ 07101-1270

American Fleet Maintenance, Inc.
275 International Boulevard
Rochester, NY 14624

Apalachee Marine
1423 Highland Avenue
Rochester, NY 14620

Bank One
Cardmember Service
PO Box 15153
Wilmington, DE 19886-5153

CBJ Credit Recovery
PO Box 1132
117 West Fourth Street
Jamestown, NY 14701

Citi Cards
PO Box 8107
S. Hackensack, NJ 07606-8107

D & B
512 7th Avenue 11th Floor
New York, NY 10018

Edward Degman
2 Depot Street
Canistota, NY 14823

Edward Degnan
2 Depot Street
Canistota, NY 14823

GE Capital Cons Card Co
Dept 0008
Palatine, IL 60055-0008

GE Commercial Finance
PO Box 7247-0315
Philadelphia, PA 19170-0315

GECCC
PO Box 960061
Orlando, FL 32896-0061

GM Card
Cardmember Services
PO Box 37281
Baltimore, MD 21297-3281

Keystone Acceptance Corp.
2010 State Road
Camp Hill, PA 17011

Lyons National Bank
Geneva Lending Office
41 Seneca Street
Geneva, NY 14456

MBNA America
PO Box 15102
Wilmington, DE 19886-5102

National Bank Of Geneva
2 Seneca Street
PO Box 193
Geneva, NY 14456

New York State Dept Of Environmental Con
6274 East Avon-Lima Road
Avon, NY 14414-9519

NYS Attorney General Office
Statler Towers, 4th Floor
107 Delaware Avenue
Buffalo, NY 14202

NYS Dept. Of Tax & Finance
Bankruptcy Unit
POB 5300
Albany, NY 12205-0300

Paul M. Aloï, Esq.
Attorney For Rood & Associates
1596 Monroe Avenue
Rochester, NY 14618

Platzer, Swergold Et Al
Attny For Volvo Truck Finance
1065 Avenue Of The Americas
New York, NY 10018

Syracuse Supply
PO Box 2995, Taft Road Station
Syracuse, NY 13220-2995

Volvo Commercial Credit Corp.
PO Box 410461
Salt Lake City, UT 84141-0461

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

June 2, 2005

Date

/s/ Donald R. McPherson

Donald R. McPherson

/s/ Donna J. McPherson

Debtor

Donna J. McPherson

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.